



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)
Denise Carlon, Esquire
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Citibank, N.A.

Order Filed on September 30, 2016
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 14-20905-VFP

In Re:
Darryl Craig Hicks,
Debtor.

Adv. No.:
Hearing Date: 9/15/2016 @ 11:00 a.m.
Judge: Vincent F. Papalia

**ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: September 30, 2016

A handwritten signature in black ink, appearing to read "Honorable Vincent F. Papalia".

Honorable Vincent F. Papalia
United States Bankruptcy Judge

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Debtors: Darryl Craig Hicks

Case No: 14-20905-VFP

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Citibank, N.A., Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 420-24 Spruce Street, Plainfield, NJ 07060, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Kirsten Ennis, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of August 31, 2016, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due March 2016 through August 2016 with \$1,321.77 in suspense for a total post-petition default of \$10,449.69 (6 @ \$1,961.91, less suspense balance of \$1,321.77); and

It is further **ORDERED, ADJUDGED and DECREED** that the Debtor shall make a lump sum payment of \$10,449.69 by 9/30/2016 to cure the post-petition arrears; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume September 1, 2016, directly to Secured Creditor care of its servicer, Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$176.00 for filing fees, totaling \$526.00, which is to be paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

Daryl Craig Hicks
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Springfield, NJ 07060

Kirsten B. Ennis, Esq.
92 East Main Street
Suite 407
Somerville, NJ 08876

Marie-Ann Greenberg, Chapter 13 Trustee
30 Two Bridges Road
Suite 330
Fairfield, NJ 07004